

STATEMENT OF EXPERIENCE
STUART T. ROSSMAN

1. I am a senior attorney and Director of Litigation at the National Consumer Law Center in Boston, Massachusetts.
2. I have been admitted to practice before the Massachusetts Supreme Judicial Court since 1978, and the United States District Court for the District of Massachusetts and the First Circuit Court of Appeals since 1979.
3. I am a graduate of the Harvard Law School (J.D., *cum laude*, 1978) and the University of Michigan (B.A., *magna cum laude*, 1975).
4. From 1978 to 1991 I was first an associate, and then a partner, in the litigation department at the Boston law firm of Gaston & Snow. My practice consisted entirely of civil trial cases, including, but not limited to, litigation on behalf of consumers injured by unfair and deceptive business practices.
5. From 1991 to 1999 I served as an Assistant Attorney General in the Massachusetts' Attorney General's Office. From 1991 to 1995 I was Chief of the Trial Division, representing government agencies in a wide variety of civil litigation cases, primarily in defensive, but also in affirmative, matters. The nature of the cases I supervised or tried included a full spectrum of tort and contract claims brought against the Commonwealth. The practice also included representation of government agencies in employment disputes, environmental and civil rights violation claims.
6. From 1995 to 1999 I was Chief of the Business and Labor Protection Bureau. The newly created Bureau focused on combating white-collar economic fraud through criminal and civil enforcement. It consisted of the Insurance Fraud Division, the Unemployment Fraud Division, the Medicaid Fraud Control Unit and the Fair Labor and Business Practices Division.
7. Since 1993 I have been a member of the adjunct faculty at the Northeastern School of Law teaching annual courses in Civil Trial Advocacy. In 2003 I co-taught a Consumer Law Class at the Suffolk University School of Law. I also have lectured frequently and/or chaired litigation oriented educational programs for PLI, the American Association for Justice, the National Association of Consumer Advocates, the National Legal Aid and Defenders Association, MCLE, the Massachusetts Bar Association and the Boston Bar Association.
8. On July 1, 1999, I became the Director of Litigation at the National Consumer Law Center where I am responsible for coordinating and litigating cases on behalf of income and/or age qualified individuals, primarily in the areas of consumer financing, utilities regulation and affordable housing. In that capacity, I have been qualified to file appearances, *pro hac vice*, on behalf of consumers in class actions filed in over 30

cases, including matters formerly or currently pending in the United States District Courts for the Southern District of New York, New Jersey, Eastern District of Pennsylvania, Puerto Rico, Georgia, Central District of Tennessee, Northern District of Illinois, Kansas, the Central and Northern Districts of California and the Western District of Washington. In addition, I have been qualified to file appearances, *pro hac vice*, on behalf of consumers in class actions filed in the state courts of California, Ohio, Rhode Island, Washington and Wisconsin. Finally, I have participated in numerous consumer class actions filed in the United States District Court for Massachusetts and the courts of the Commonwealth of Massachusetts.

9. While at the National Consumer Law Center I have been lead or co-counsel in over 40 filed consumer class action cases, including, but not limited to, Cason v. Nissan Motor Acceptance Corp., C.A. No. 3-98-0223, U.S. D. Ct. Middle District of Tennessee; Coleman v. General Motors Acceptance Corp., C.A. No. 3-98-0211, U.S. D. Ct. Middle District of Tennessee; Morkavage v. Morgan Stanley Dean Witter, C.A. 99-40114, U.S. D. Ct. District of Massachusetts; Follansbee v. Discover Financial Services, C.A. N. 99-C-3827, U.S. D. Ct. Northern District of Illinois; and Chilson v. Associates National Bank, C.A. 2000-0776, Massachusetts (Worcester County) Superior Court; Samuel v. EquiCredit, C.A. No. 00-6196, U.S. D. Ct. Eastern District of Pennsylvania; Jones v. Ford Motor Credit Co., Case No. 00-Civ-8330, U.S. D. Ct. Southern District of New York; Smith v. Chrysler Financial Company, Civil Action No. 00-6003, U.S. D. Ct. of New Jersey; Sandoval v. Washington Mutual, C.A. No. 01-2-06488-1, Superior Court of the State of Washington; Baltimore v. Toyota Motor Credit Corp., C.A. No CV-01-05564 NM, U.S. D. Ct. Central District of California; Borlay v. Primus Automotive Financial Services, Inc., Civil No. 3:02-0382, U.S. D. Ct. Middle District of Tennessee; Willis v. American Honda Finance Corp., Case No. 3-02-0490, U.S. D. Ct. Middle District of Tennessee; Osborne v. Bank of America, Case No. 3-02-0364, U.S. D. Ct. Middle District of Tennessee; Russell v. Bank One, Case No. 3-02-0365, U.S. D. Ct. Middle District of Tennessee; Logan v. Firststar, Case No. 3-02-0681, U.S. D. Ct. Middle District of Tennessee; Zipperer v. Supportkids, Inc., Case No. 02 CV 233, State of Wisconsin Circuit Court (Manitowoc County); In Re Washington Mutual Overdraft Protection Litigation, Case No. 03-2566 ABC, U.S. D. Ct. Central District of California; Hood v. Santa Barbara Bank & Trust, Case No. 1156354, Superior Court of the State of California (Santa Barbara County); Pettway v. Harmon Law Offices, P.C., Case No. 03-10932-RCL, U.S. D. Ct. District of Massachusetts; Wilborn v. Bank One Corp., Case No. 03-cv-02674, Ohio Common Pleas Court (Mahoning County); Amos v. Advanced Funding, Inc., Civil Action No. 1-04-CV-2911, U.S. D. Ct. Northern District of Georgia (Atlanta Division); Henry v. Structured Investments Co., Inc., Case No. 05CC00167, Superior Court of the State of California (Orange County); Duff v. Washington Mutual Bank, Case No. 2:04-cv-2309 JLR, U.S. D. Ct. Western District of Washington at Seattle; White, et al. v. Experian Information Solutions, Inc., et al., Case No. SA CV05-2070, U.S. D. Ct. Central District of California; Alleyne v. Flagstar, et al., Case No. 07-12128, U.S. D. Ct. District of Massachusetts; Mogel v. Unum Life Insurance Company of America, Case No. 07-CA-10955, U.S. D. Ct. District of Massachusetts; Puello v. Citifinancial/Citigroup,

Case No. 08-10417, U.S. D. Ct. District of Massachusetts; Barrett v. Option One/ H&R Block Bank, Case No. 08-10157, U.S. D. Ct. District of Massachusetts; Blake v. Riddle & Wood, P.C., Case N. 08-12033, U.S. D. Ct. District of Massachusetts; Faber v. Metropolitan Life Insurance Company, Civ. Act. No.: 08 Civ. 10588, U.S. D. Ct. Southern District of New York; Tammaro v. Direct Federal Credit Union, C.A. No. 08-5508-BLS2, Massachusetts (Suffolk Business Litigation Session) Superior Court; Rodriguez v. Chase Bank USA, N.A., Case No. 1:09-CV-10614, U.S. D. Ct. District of Massachusetts; Vander Luitgaren v. Sun Life Assurance Company, et al., Case No. 09-CV-11410, U.S. D. Ct. District of Massachusetts; Powell-Perry v. Branch Banking & Trust, Inc., et al., C.A. 1:09-cv-619, U.S. D. Ct. Middle District of North Carolina; Yourke v. Bank of America, N.A., et al., Civil Action No. 09-02186, U.S. D. Ct. Northern District of California; Bosque v. Wells Fargo Bank, N.A., Civil Action No. 10-10311, U.S. D. Ct. District of Massachusetts; Johnson v. BAC Home Loans Servicing, LP, Civil Action No. 10-10316, Civil Action No. 10-10316; Durmie v. J.P. Morgan Chase Bank, N.A., Civil Action No. 10-10380; Reyes v. Indymac Mortgage Services, FSB, Civil Action No. 10-10389; Belyea v. Litton Loan Servicing, LLP, Case Number 1:10-cv-10931.LLP.

10. The National Consumer Law Center (“NCLC”) has been referred to as the “leading non-profit low-income consumer advocacy organization in the country. Memorandum and Order, January 27, 1999, Mazola, et al v. The May Department Stores Company, United States District Court for the District of Massachusetts, 97-CV-10872-NG (J. Gertner). NCLC has been representing low-income consumers before government agencies, Congress and state legislatures since 1969. It has appeared in the United States Supreme Court and federal and state courts and has successfully presented many important cases affecting consumer borrowers. It provides consultation and assistance to legal services, private and government attorneys in all fifty states. NCLC publishes a nationally acclaimed series of manuals on all major aspects of consumer credit and sales. It also conducts training sessions nationally on the rights of consumer borrowers for attorneys, paralegals and other counselors. NCLC works closely with lawyers representing low-income consumers, and with federal and state officials, labor unions, and community and civil rights organizations to promote justice for consumers. NCLC maintains offices in Boston, Massachusetts and Washington, D.C.
11. The Center’s staff of 36 permanent employees includes 18 attorneys who possess over 160 cumulative years of specialized consumer law expertise, and one energy/utilities advocate. In addition, a changing mix of special projects attorneys, consultants, fellows, and temporary hires normally supplements the regular staff. NCLC is governed by a volunteer national board of directors that includes a past president of the American Bar Association, a former Arizona Solicitor General, as well as bar association representatives and clients from low-income communities.
12. As Director of Litigation at the National Consumer Law Center I have coordinated the National Consumer Law Center’s annual Consumer Class Action Symposium

since its first presentation in Baltimore, MD, in October, 2001. I am the co-editor of the 7th Edition of the NCLC Consumer Class Actions manual.

Signed under the pains and penalties of perjury this 20th day of August, 2010.

A handwritten signature in black ink, appearing to read 'Stuart T. Rossman', is written over a horizontal line.

Stuart T. Rossman B.B.O. #430640
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STATEMENT OF EXPERIENCE
CHARLES DELBAUM

1. I am a senior attorney at the National Consumer Law Center in Boston, Massachusetts, where I have been employed since 2005.
2. I graduated from Harvard Law School in 1971 and Amherst College (B.A., *cum laude*) in 1968.
3. I was admitted to practice before the Massachusetts Supreme Judicial Court in 1973, the Ohio Supreme Court in 1974, and the Louisiana Supreme Court in 1993 (the latter two admissions are on voluntary inactive status), and have also been admitted to practice before the United States District Courts for Massachusetts, the Northern District of Ohio, the Eastern and Western Districts of Louisiana, as well as the Sixth Circuit Court of Appeals, the Fifth Circuit Court of Appeals, and the Federal Circuit.
4. From 1971 to 1973, I served as a law clerk to the Hon. Malcolm Muir, U.S. District Court, M.D. Pa.
5. From 1973 to 1975, I was an associate engaged in general trial practice at Berkman, Gordon and Kancelbaum, Cleveland, Ohio.
6. From 1975 to 1979, I was a staff attorney in the law reform division of the Cleveland Legal Aid Society was lead or co-counsel in several class actions on behalf of nursing home patients, residents of mental health facilities, and prisons, including *Jane Resident v. Emmanuel Family Training Center, Inc.*, CCH Medicaid- Medicare Guide para. 29,908, U.S. Dist. Ct. (N.D. Ohio 1978) and *Register v. Denton*, No. 1:78-cv-01680-DDD, U.S. Dist. Ct. (N.D. Ohio).
7. From 1979 to 1992, I was a partner in the firm of Stege, Delbaum and Hickman, Cleveland, Ohio engaged in general civil trial practice, including conducting a dozen jury trials as lead counsel.
8. From 1992 to 2005, I was Director of Litigation and Advocacy at New Orleans Legal Assistance and lead or co-counsel in several class actions, until congressional restrictions prohibited such representation in 1996, including *Blanchard v. Forrest*, 71 F.3d 1163 (5th Cir. 1996)(retroactive Medicaid benefits); cert. denied, 116 S.Ct. 2540 (1996); *Wiggins vs. HANO*, No. 93-1319, U.S. Dist. Ct. (E.D. La.)(public housing tenants' rights); *Tubre v. RTA*, No. 93- 4124, U.S. Dist. Ct. (E.D.La.)(transportation services for disabled individuals); *Dugas v. Hoffpauir*, No. 93-1699, U.S. Dist. Ct. (W.D. La.)(social security disability determination process).

9. While at New Orleans Legal Assistance, I also supervised the Tulane Law School consumer/foreclosure clinic, co-authored a chapter on Louisiana Consumer Law for the 2001 and 2005 Louisiana Legal Services Desk books, and presented on various consumer topics at numerous CLEs.
10. I am the Co-Editor of and a contributing author to the most recent editions of the following manuals published by NCLC: Consumer Class Actions, Fair Debt Collection, Credit Discrimination and Fair Credit Reporting. I have been a presenter at numerous NCLC national conferences on Class Action Developments and Fair Debt Collection and Fair Credit Reporting issues. I have been joint coordinator of and moderator at the annual NCLC Consumer Class Action Symposium for the past five years.
11. From 2007-2009, I served as a consultant on consumer law topics at the Sandra Day O'Connor School of Law legal clinic at Arizona State University.
12. I am, or have been, co-counsel in numerous consumer class action cases, including but not limited to In Re Washington Mutual Overdraft Protection Litigation, Case No. 03-2566 ABC, U.S. D. Ct. Central District of California; Duff v. Washington Mutual Bank, Case No. 2:04-cv-2309 JLR, U.S. D. Ct. Western District of Washington at Seattle; Hood v. Santa Barbara Bank & Trust, Case No. 1156354, Superior Court of the State of California (Santa Barbara County) (settlement approved and final judgment entered); Pettway v. Harmon Law Offices, P.C., Case No. 03-10932-RCL, U.S. D. Ct. (D. Mass.) (settlement approved and final judgment entered); Mogel v. UNUM Life Insurance Company of America, Case No. 07-cv-10955-NMG, U.S. D. Ct. (D. Mass.) (settlement preliminarily approved; final approval pending); White v. Experian Information Solutions, Inc., Case No. 05-cv-01070-DOC and related cases, U.S. D. Ct. C. D. Cal) (settlement preliminarily approved; final approval pending); Blake v. Riddle and Wood, Case No. 08-12033 (D. Mass.) (settlement preliminarily approved; final approval pending); Tammaro v. Direct Federal Credit Union, Case NO. 08-5508-BLS2 (Ma. Superior Court) (settlement preliminarily approved; final approval pending); Yourke v. Bank of America, Case No. 09-487100 (Cal. Sup. Court, San Francisco); Rodriguez v. Chase Bank USA, Case No. 09-10614 (D. Mass.); Ramirez v. Greenpoint Mortgage Funding, Case No. 08-369 (N.D. Cal.); Alleyne v. Flagstar, et al., Case No. 07-12128, U.S. D. Ct. District of Massachusetts; Puella v. Citifinancial/Citigroup, Case No. 08-10417, U.S. D. Ct. District of Massachusetts; Barrett v. Option One/ H& R Block Bank, Case No. 08-10157, U.S. D. Ct. District of Massachusetts; Faber v. Metropolitan Life Insurance Company, Civ. Act. No.: 08 Civ. 10588, U.S. D. Ct. Southern District of New York; Tammaro v. Direct Federal Credit Union, C.A. No. 08-5508-BLS2, Massachusetts (Suffolk Business Litigation Session) Superior Court; Vander Luitgaren v. Sun Life Assurance Company, et al., Case No. 09-CV-11410, U.S. D. Ct. District of Massachusetts; Powell-Perry v. Branch Banking & Trust, Inc., et al., C.A. 1:09-cv-619, U.S. D. Ct. Middle District of North

Carolina; Bosque v. Wells Fargo Bank, N.A., Civil Action No. 10-10311, U.S. D. Ct. District of Massachusetts; Johnson v. BAC Home Loans Servicing, LP, Civil Action No. 10-10316, Civil Action No. 10-10316; Belyea v. Litton Loan Servicing, LLP, Case Number 1:10-cv-10931.

Signed under the pains and penalties of perjury this 20th day of August, 2010.



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